- (b) forming an aluminum interconnection layer on and in contact with said first insulating layer;
- (c) forming a second insulating layer with compressive stress on and in contact with said interconnection layer;

wherein said interconnection layer is sandwiched between and in contact with said first insulating layer and said second insulating layer and wherein the total stress in said insulating layers is limited to less than 2 X 10<sup>5</sup> dyne/cm so as to suppress bending of said interconnection layer; and

(d) before forming said first insulating layer or after forming said second insulating layer, forming a third insulating layer with tensile stress, so as to adjust overall stress of said stress-adjusted insulating film;

wherein the stress-adjusted insulating film has first through i-th insulating layers having the thickness  $t_1$  through  $t_i$ , respectively, and wherein the thickness  $(t_i)$  of i-th insulating layer of said stress-adjusted film is determined so as not to exceed stress  $(\sigma_T)$  of said overall stress-adjusted insulating film where said stress  $(\sigma_T)$  is calculated as:

$$\sigma_T = \sum_{i=1}^{n} (t_i X \sigma_i)$$